

PATRIOT BANCSHARES, INC.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 3390430	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,253	\$1,261	0.7%		
Loans	\$996	\$981	-1.5%		
Construction & development	\$279	\$240	-14.0%		
Closed-end 1-4 family residential	\$120	\$122	1.1%		
Home equity	\$1	\$1	5.8%		
Credit card	\$0	\$0	123.4%		
Other consumer	\$6	\$5	-11.6%		
Commercial & Industrial	\$216	\$249	15.2%		
Commercial real estate	\$339	\$332	-2.2%		
Unused commitments	\$161	\$128	-20.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$152	\$214	40.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$2	53.7%		
Cash & balances due	\$68	\$35	-47.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$73	\$79	7.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$70	\$80	14.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,128	\$1,139	0.9%		
Deposits	\$999	\$1,023	2.4%		
Total other borrowings	\$125	\$111	-11.4%		
FHLB advances	\$110	\$96	-13.0%		
Equity					
Equity capital at quarter end	\$125	\$123	-1.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$6	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	9.0%	--		
Tier 1 risk based capital ratio	11.5%	11.4%	--		
Total risk based capital ratio	12.4%	12.7%	--		
Return on equity ¹	0.7%	4.6%	--		
Return on assets ¹	0.1%	0.4%	--		
Net interest margin ¹	3.1%	2.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	167.1%	53.9%	--		
Loss provision to net charge-offs (qtr)	113.5%	59.3%	--		
Net charge-offs to average loans and leases ¹	1.1%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.9%	9.2%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.0%	1.6%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	35.7%	--
Other consumer	0.0%	0.2%	0.0%	0.0%	--
Commercial & Industrial	0.1%	3.3%	1.2%	0.0%	--
Commercial real estate	0.1%	1.8%	0.0%	0.0%	--
Total loans	0.5%	3.9%	0.3%	0.0%	--